

If you face the risk of foreclosure and need help, communication is the key. The following organizations and helplines can provide useful information and counseling for those in need of assistance. And, as always, you can contact any of my offices for help.

[The Hope Now Alliance](#)

The HOPE NOW Alliance is available 24 hours a day, 7 days a week to help those who are struggling to keep up with their mortgage payments.

By calling 888-995-HOPE, you can receive personal, confidential counseling about your particular housing concerns. HOPE NOW provides this service completely free of charge, and your call will go straight to a professional counselor.

Also, by calling the HOPE NOW hotline, you can receive free, in-person financial counseling services through NeighborWorks America, a non-profit organization that has local representatives in all 50 states.

[U.S. Department of Housing and Urban Development](#)

HUD is a federal agency dedicated to increasing homeownership, supporting community development, and increasing access to affordable housing. They offer helpful tips to avoid foreclosure and a helpline for those in need. You can reach HUD by calling 800-569-4287. Click [here](#) here to see HUD's tips for avoiding foreclosure.

[Federal Housing Administration](#)

FHA provides mortgage insurance on single-family, multifamily, and manufactured home loans made by FHA-approved lenders throughout the United States. Click [here](#) for information on talking to a housing counselor.

[California Home Mortgage Information](#)

Here you will find helpful information and links if you are considering buying a home, or if you already own a home, or have a mortgage and may be experiencing difficulty in keeping your payments current.

